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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
10/069,621	06/05/2002	Albrecht Goecke	449122021700	3437	
25227 MODRISON (25227 7590 09/25/2007 MORRISON & FOERSTER LLP			EXAMINER	
1650 TYSONS BOULEVARD			NGUYEN, TUAN HOANG		
SUITE 400 MCLEAN, VA 22102			ART UNIT	PAPER NUMBER	
Wiellin, VI	LLIVE		2618		
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			09/25/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)				
Office Action Summany	10/069,621	GOECKE ET AL.				
Office Action Summary	Examiner	Art Unit				
	Tuan H. Nguyen	2618				
The MAILING DATE of this communication app Period for Reply	ears on the cover sheet with	the correspondence address				
A SHORTENED STATUTORY PERIOD FOR REPLY WHICHEVER IS LONGER, FROM THE MAILING DA - Extensions of time may be available under the provisions of 37 CFR 1.13 after SIX (6) MONTHS from the mailing date of this communication. If NO period for reply is specified above, the maximum statutory period was reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b).	ATE OF THIS COMMUNICA 36(a). In no event, however, may a repl vill apply and will expire SIX (6) MONTH , cause the application to become ABAN	ATION. ly be timely filed IS from the mailing date of this communication. NDONED (35 U.S.C. § 133).				
Status						
1) Responsive to communication(s) filed on 09 Ju	<u>ıly 2007</u> .					
2a)⊠ This action is FINAL . 2b)☐ This	This action is FINAL . 2b) This action is non-final.					
3) Since this application is in condition for allowar	Since this application is in condition for allowance except for formal matters, prosecution as to the merits is					
closed in accordance with the practice under E	x parte Quayle, 1935 C.D.	11, 453 O.G. 213.				
Disposition of Claims						
4)⊠ Claim(s) <u>1-15</u> is/are pending in the application. 4a) Of the above claim(s) is/are withdray						
5) Claim(s) is/are allowed.						
6)⊠ Claim(s) <u>1-15</u> is/are rejected.		•				
7) Claim(s) is/are objected to.		·				
8) Claim(s) are subject to restriction and/or	r election requirement.					
Application Papers						
9) The specification is objected to by the Examine	r.	•				
10) The drawing(s) filed on is/are: a) acce		the Examiner.				
Applicant may not request that any objection to the	drawing(s) be held in abeyance	e. See 37 CFR 1.85(a).				
Replacement drawing sheet(s) including the correcti	lon is required if the drawing(s)	is objected to. See 37 CFR 1.121(d).				
11)☐ The oath or declaration is objected to by the Ex	aminer. Note the attached (Office Action or form PTO-152.				
Priority under 35 U.S.C. § 119						
12) ☐ Acknowledgment is made of a claim for foreign a) ☐ All b) ☐ Some * c) ☐ None of:		19(a)-(d) or (f).				
1. Certified copies of the priority documents		P P N				
2. Certified copies of the priority documents	, ,					
 Copies of the certified copies of the prior application from the International Bureau 		eceived in this National Stage				
* See the attached detailed Office action for a list	, , , ,	ceived				
Attachment(s)						
1) Notice of References Cited (PTO-892)		nmary (PTO-413)				
2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 3) Information Disclosure Statement(s) (PTO/SB/08)		Mail Date rmal Patent Application				
Paper No(s)/Mail Date	6) Other:	* *				

DETAILED ACTION

Response to Arguments

1. Applicant's arguments filed on 07/09/2007 have been fully considered but they are not persuasive.

In response to Applicant's remark on pages 2-3, Applicant argues that Jacobs, Paul, E. et al. (International Publication Number WO 98/34203 hereinafter, "Jacobs") reference cited by the Examiner fails to teach or suggest the features of claim 1 as an input device having an output connected to the memory device, to input the userspecific data into the memory device; and the transmission device has a plurality of preconfigured transmission units each having an associated transmission method, and a selection device to select one or more preconfigured transmission devices. Examiner respectfully disagrees with the Applicant argument. Applicant should refer to Jacobs reference in figures 1-3 page 7 line 9 through page 8 line 18 where as the Examiner interpreted an input device having an output connected to the memory device, to input the user-specific data into the memory device i.e., the credit card accounts may be, for example, VISA, MASTER CHARGE, and AMERICAN EXPRESS accounts and may be identified by appropriate icons in display screen 24. The customer enters a selection by, for example, pressing (input) the appropriate button on keypad 26 corresponding to the number of the selected accounts. The selection is output to the memory device to transmit to the clearinghouse 18; and the transmission device has a plurality of preconfigured transmission units each having an associated

Application/Control Number: 10/069,621 Page 3

Art Unit: 2618

transmission method, and a selection device to select one or more preconfigured transmission devices i.e., Clearinghouse 18 also transmits a request for either digital money or a financial ID specifying a credit or debit account and approval to charge the account. The mobile unit 12 receives the signals and presents appropriate displays to the customer to display information received from clearinghouse 18 and to request selection of a credit or debit account or digital money (figure 2, step 112). To this end, mobile unit 12 retrieves pre-stored financial information (preconfigured transmission) from a memory unit (not shown) within the mobile unit identifying the credit and debit accounts of the customer of mobile unit 12 and any digital money stored therein. Therefore, the teaching of the prior art references still read on.

Base on the above rational, it is believed that the claimed limitations are met by the references submitted and therefore, the rejection are maintained.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Art Unit: 2618

3. Claims 1-5, 7, 9, and 11-13 are rejected under 35 U.S.C. 102(b) as being anticipated by Jacobs, Paul, E. et al. (International Publication Number WO 98/34203 hereinafter, "Jacobs").

Consider claim 1, Jacobs teaches a telecommunications terminal (12), comprising: a memory device to store user-specific data (see figs. 1 and 2 page 7 lines 16-23); an input device having an output connected to the memory device, to input the user-specific data into the memory device (page 8 lines 9-12); a transmission device having an input connected to the memory device, to transmit the user-specific data to another subscriber in a telecommunications network, the memory device and the transmission device are configured to store at least one string of digits and to transmit the string while a connection to the other subscriber exists (page 7 line 24 through page 8 line 18); and an actuation device to transfer the user-specific data from the memory device to the transmission device while the connection exists (page 7 line 24 through page 8 line 18); an authentication device to protect the user-specific data against unauthorized access (page 8 lines 8-14); and the transmission device has a plurality of preconfigured transmission units each having an associated transmission method, and a selection device to select one or more preconfigured transmission devices (page 7 line 9 through page 8 line 18).

Consider claim 2, Jacobs further teaches the input device comprises digit keys (page 7 lines 38-39).

Application/Control Number: 10/069,621

Art Unit: 2618

Consider claims 3, Jacobs further teaches the input device comprises a microphone, and a voice memory or voice processing device is connected downstream of the microphone (page 9 lines 20-31).

Consider claims 4, Jacobs further teaches the input device and/or the actuation device have menu guidance (page 7 lines 24-37).

Consider claim 5, Jacobs further teaches the authentication device comprises input, comparison and storage units authenticate by password (read on secret number), PIN or biometric data (page 8 lines 12-18).

Consider claim 7, Jacobs further teaches the transmission device has voice transmission unit (page 9 lines 20-26).

Consider claim 9, Jacobs further teaches the selection device has menu guidance (page 7 lines 24-37).

Consider claim 11, Jacobs further teaches the transmission device has an associated encryption unit to encrypt the user-specific data before and/or during transmission (page 8 lines 8-18).

Art Unit: 2618

Consider claim 12, Jacobs further teaches the terminal is a mobile telephone (page 6 lines 27-32).

Consider claim 13, Jacobs further teaches the transmission device is configured to transmit the user-specific data via an IP network and has a web browser (page 14 lines 33-39).

Claim Rejections - 35 USC § 103

- 4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 5. Claims 6 and 10 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jacobs in view of Mark (U.S PAT. 5,825,871).

Consider claim 6, Jacobs teaches a telecommunications terminal to store userspecific data and transmitting the specific data to the other subscriber.

Jacobs does not explicitly show that the transmission device has multifrequency transmission unit.

Application/Control Number: 10/069,621

Art Unit: 2618

In the same field of endeavor, Mark teaches the transmission device has multifrequency transmission unit (col. 34 lines 7-16).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to use, the transmission device has multifrequency transmission unit, as taught by Mark, in order to provide an information storage device for storing and outputting personal identification information.

Consider claim 10, Mark further teaches the memory device is a multi-area memory to store a plurality of strings of digits in the memory areas, which can each be accessed using the actuation device (col. 38 lines 17-22).

6. Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Jacobs in view of heinonen et al. (U.S PAT. 5,887,266 hereinafter, "Heinonen").

Consider claim 8, Jacobs teaches a telecommunications terminal to store userspecific data and transmitting the specific data to the other subscriber.

Jacobs does not explicitly show that the transmission device has a data fax, SMS, or USSD transmission unit.

In the same field of endeavor, Heinonen teaches the transmission device has a data fax, SMS, or USSD transmission unit (col. 2 line 56 through col. 3 line 10).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to use, the transmission device has a data fax, SMS, or

Art Unit: 2618

USSD transmission unit, as taught by Heinonen, in order to provide a mobile station equipped with a suitable application module the user can make payments in a shop using his/her credit account (credit card application) or pay directly from his/her bank account (cash card application), and thus no real cash is needed.

7. Claims 14-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Jacobs in view of Kohda et al. (U.S PUB. 2001/0011299 hereinafter, "Kohda").

Consider claim 14, Jacobs teaches a telecommunications terminal to store userspecific data and transmitting the specific data to the other subscriber.

Jacobs does not explicitly show that the input device and/or the memory device are held in a supplementary module, which is connected via an interface with data capacity, for a telephone, having a separate housing.

In the same field of endeavor, Kohda teaches the input device and/or the memory device are held in a supplementary module, which is connected via an interface with data capacity, for a telephone, having a separate housing (see fig. 2 page 5 [0095]).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to use, the input device and/or the memory device are held in a supplementary module, which is connected via an interface with data capacity, for a telephone, having a separate housing, as taught by Kohda, in order to configure to store

Application/Control Number: 10/069,621 Page 9

Art Unit: 2618

service selection information identifying at least one of the separate services accessed

by the receiving apparatus.

Consider claim 15, Kohda further teaches the supplementary module has a digit

or alphanumeric keypad or a touch screen (page 7 [0124]).

Conclusion.

8. THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time

policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the mailing date of this final action.

9. Any response to this action should be mailed to:

Mail Stop (Explanation, e.g., Amendment or After-final, etc.)

Commissioner for Patents

Application/Control Number: 10/069,621

Art Unit: 2618

P.O. Box 1450

Alexandria, VA 22313-1450

Facsimile responses should be faxed to:

(571) 273-8300

Hand-delivered responses should be brought to:

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Randolph Building

401 Dulany Street

Alexandria, VA 22313

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Tuan H. Nguyen whose telephone number is (571)272-8329. The examiner can normally be reached on 8:00Am - 5:00Pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Nay Maung can be reached on (571)272-7882882. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

Application/Control Number: 10/069,621 Page 11

Art Unit: 2618

Information Consider the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at (866) 217-9197 (toll-free).

Tuan Nguyen Examiner Art Unit 2618

SUPERVISORY PATENT EXAMINER